

**LAPORAN
PENELITIAN MAHASISWA**



**THE CLOUT OF LIFESTYLE ON CONSUMPTIVE BEHAVIOR IN STUDENTS
OF SMA NEGERI 98 JAKARTA**

Oleh;

Istika Ratna (Ketua/NIM. 2001085060)

Budi Permana Yusuf (Dosen Pembimbing/NIDN. 0416057001)

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Ketua Peneliti : Istika Ratna
NIM : 2001085060
Fakultas /Program Studi : Fakultas Ekonomi dan Bisnis/Manajemen
Dosen Pembimbing : Budi Permana Yusuf
NIDN : 0416057001
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Mengetahui,
Ketua Program Studi



Arif Widodo Nugroho SE., MM
NIDN. 0325068802

Ketua Peneliti



Istika Ratna
NIM. 2001085060

Menyetujui,
Dekan Fakultas Ekonomi dan Bisnis



Dr. Zulpahmi, M.Si
NIDN.0308097403

Ketua Lemlitbang UHAMKA

Dr. apt. Supandi M.Si.
NIDN. 0319067801

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ABSTRAK

Penelitian ini memiliki tujuan untuk mendefinisikan secara spesifik pengaruh gaya hidup terhadap perilaku konsumtif serta besaran pengaruh gaya hidup terhadap perilaku konsumtif. Kuantitatif merupakan metode penelitian yang digunakan dan populasi yang digunakan yaitu Siswa SMA Negeri 98 Jakarta. Teknik pengambilan sampel yang digunakan dalam penelitian yaitu purposive sampling dengan kriteria pertama adalah siswa berusia 15-19 tahun, kedua siswa memiliki uang jajan setiap hari. Ketiga, siswa mempelajari pelajaran ekonomi tahun ajaran 2023-2024. Sampel yang digunakan 122 responden. Teknik pengumpulan data yang digunakan observasi dan kuesioner. Teknik analisis data yang digunakan regresi linier sederhana. Hasil analisis penelitian yaitu signifikansi yang diperoleh dari hasil pengujian hipotesis yaitu 0,000 artinya, $t_{hitung} > t_{tabel}$ ($5,111 > 1,979$) dan signifikansi $0,000 < 0,05$ sehingga H_0 ditolak, H_a diterima artinya terdapat pengaruh positif gaya hidup terhadap perilaku konsumtif pada siswa SMA Negeri 98 Jakarta. Gaya hidup mempengaruhi perilaku konsumtif pada siswa SMA Negeri 98 Jakarta sebesar 17,9% termasuk ke dalam kategori sangat rendah. Kesadaran diri adalah salah satu solusi untuk menghindari perilaku konsumtif.

Kata Kunci : *Gaya Hidup, Perilaku Konsumtif, Siswa, Remaja*

PENDAHULUAN

Human beings and the economy are closely interconnected. Economics is a scientific study that explores how to fulfill infinite human needs despite having limited resources. Human needs are insatiable as people are not content with what they have. On the other hand, the resources available to meet these needs are limited. Therefore, individuals are interdependent on one another to satisfy their consumption needs (Marvelino et al., 2023).

Consumption is an essential part of human life as it helps to fulfill our needs by spending the use value of an item. In Indonesia, household consumption plays a crucial role in the country's economic strength. According to data from the Central Statistics Agency, household consumption expenditure contributed significantly to the increase in Gross Domestic Product (GDP). In the second quarter of 2022, household consumption contributed Rp.2.53 trillion (51.47%) to a total of Rp.4.92 quadrillion based on prevailing prices (ADHB). This indicates that household consumption has a significant impact on the increase in national GDP (Sabilillah et al., 2023). Consumption behaviour can be affected by various cultural, social, psychological, and personal factors, as per Marvelino et al., (2023). Each person has a unique consumption pattern that is defined by their lifestyle. Lifestyle refers to how individuals conduct their daily activities, spend their time, and use their money to purchase things (Firman Fauzi & Ramadhia Asr, 2020; Muntahanah et al., 2021; Zakia et al., 2022). An extravagant lifestyle can lead to excessive consumption behavior. Following Nasution et al., (2023) a person's lifestyle occurs due to two driving factors: internal and external. Internal factors arise based on the belief that one wants a lifestyle that depends on one's personality. Some want to live luxuriously, magnificently, and happy to be the centre of attention of many people, or vice versa. There are those who really want to live simply. Then, external factors are caused by external factors that affect individual changes in attitude so that later, they will affect oneself, namely through social groups, family, self-actualization, and so on, or even the development of the internet. According to Putri & Lestari, (2019) lifestyle can expand due to aspects that support lifestyle: scilicet activities (something they do both with friends and alone), interests (including what they like so that after that, it will lead to an excessive lifestyle), and opinion (concerning things that individuals think are reasonable but not necessarily reasonable for others). Additionally, a person's lifestyle can change over time (Mardikaningsih & Darmawan, 2021).

The era of globalization has affected every country, including Indonesia, where all aspects of life are expected to adapt to the rapidly evolving technology. This era has brought about significant changes in Indonesian society, with traditional ways of thinking and behavior replaced by modern ones (Brilianaza & Sudrajat, 2022). According to a survey conducted by APJII (Indonesian Internet Service Providers Association) in 2023, 77.02% of the Indonesian population of 275,773,901 was connected to the Internet in 2022, and this number increased by 1.17% in 2023 to 78.19%. The widespread availability of the Internet has resulted in various innovations in new media, which are utilized by adults, students, teenagers, schoolchildren, and even small children who are now familiar with internet usage.

The internet is growing rapidly and is considered capable of presenting various kinds of media, for example interaction through social media and shopping media which is very easy to do online (Wahyuni et al., 2019). The ease of internet access is able to shift the pattern of changes in the way of thinking and behavior of people who were originally

traditional gradually changing into a more modern society. This can happen because the internet makes it easier to fulfill unlimited needs, the goods available are also abundant so that this is able to attract people's attention to consume goods by being faced with a lot of choices without rational consideration. Goods that were once considered secondary goods have now turned into primary necessities. This also happens to goods that were once considered tertiary goods, but are now turning into the main needs that will cause pleasure in the form of luxurious facilities. The presence of the internet is one of the active triggers for consumptive behavior (Ananda & Khodijah, 2021).

Consumptive behavior is a person's behavior of consuming a good or service excessively just for pleasure, the existence of rewards offered, and many people using it without going through rational consideration. According to Sari, (2019) consumptive behavior is a person's behavior to consume goods excessively and not based on needs; it is only done solely to obtain maximum satisfaction. Another opinion developed by Nainggolan, (2022) is that consumptive behavior is the behavior depleted unlimited goods and services, buying excessively, and not based on plans carried out by individuals because they prioritize wants rather than needs. Consumptive behavior is a behavior carried out by individuals no longer based on rational consideration; buying goods and services because of gifts and because of desire alone, without looking forward, will have a good or bad impact (Pramistika & Arsal, 2020). Consumptive behavior should not occur if someone's purpose of consumption is to adjust the needs and uses of goods and services. That is, rationally a person will not consume goods and services that are not needed or even have no benefit for themselves (Habibi, 2022). Consumptive behavior can be represented through the following characteristics, which are commonly understood as characteristics or dimensions that can estimate behavior conducted consumptively through the following, namely: 1) Impulsive buying is the behavior of someone who solely purchases a product based on sudden desires without consideration and careful plans. A person must see information supporting the essence of purchasing before determining to purchase. 2) Non-rational buying is someone's irrational behavior if someone purchases without considering the price of goods, the use of goods, and others. This irrational purchase is done solely to fulfill desires and prestige if you don't buy and want to avoid missing the trend without being based on consideration to meet needs. 3) Wasteful Buying is waste behavior by wasting money to make purchases without looking at needs and meticulous plans (Yudasella & Krisnawati, 2019).

Ajzen, (1991) stated that the Theory of Planned Behavior presents that somebody's behavior can be formed through attitudes, norms, subjective, and self-control so that a person's way of behaving will be later formed. This fundamental theory analyzes how a person's behavior carries out activities related to purchasing habits and relationships between individuals. The judgment of influential people, such as family, friends, and others, undoubtedly influences a person's behavior (Tribuana, 2020; Zahra & Anoraga, 2021). This theory is also the basis for measuring whether a person behaves consumptively or not. However, people often conduct themselves consumptively when they want to follow trends, imitate the appearance of others or groups, and feel prestige if they don't follow along (Saodin & Nerson, 2022). The desire to always follow lifestyle trends is also modern is one of the factors causing most individuals to behave consumptively (Yahya, 2021). Kotler & Keller, (2016) stated that consumptive behavior is affected by internal factors, one of them being Lifestyle. The desire to always follow lifestyle trends is also modern and is one of the

factors causing most individuals to behave consumptively. This situation is supported by the research of V. E. Rahmawati & Surjanti, (2021) where there is an approving effect caused by lifestyle on increasing consumptive behavior. Consumptive behavior can harm individuals because it refers to a wasteful lifestyle that is used to fulfill momentary pleasures without seeing negative impacts in the future. In addition to being wasteful, consumptive behavior also causes feelings of insecurity due to excessive purchases of a product while there are still other needs that must be met due to depleted financial conditions (Sari, 2019; Septiansari & Handayani, 2021). If the habit of consumptive behavior cannot be controlled, it will affect a person's life habits due to an excessive lifestyle. This situation does not only occur in adults but can also occur among adolescents, especially high school students (L. Rahmawati & Putri, 2023).

Youth is a transitional period between youth and maturity marked by behavioural changes. It is divided into three phases: earlier adolescence (12-15 years), intermediate youth (15-16 years), and delinquent youth (17-19 years). During youth, teenagers seek self-identity by interacting with their environment to gain recognition in their social groups. This desire for acceptance can lead high school students to follow their peers' behaviors. These interactions significantly impact today's lifestyles, with urban teenagers showing a keen interest in the modern lifestyle by spending time in cafes. Cafes have become a "second place" besides home, where teenagers can interact, build social connections, and actualize their lifestyles. However, this trend has led to teenagers spending money on trending items they may not necessarily need just to gain recognition from their social environment (Khafida & Hadiyati, 2020; Sahalessy, 2020). According to the research conducted by Romadloniyah and Setiaji in 2020, teenagers spend their money on food, electronic devices, clothing, entertainment, and other things to gain recognition in their social circles, show off, and follow the latest trends. When their desires are not satisfied, it could lead to negative emotions like disappointment, anger, and other actions that may adversely affect them. Teenagers may even steal or misuse school funds to fulfill their desires. Likewise, the amount of pocket money received also influences teenagers' consumption. As by Armelia and Irianto, 2021 noted the more heightened the allowance received; the more heightened the level of consumption, of the activities or otherwise.

Researchers have observed that students of SMA Negeri 98 Jakarta tend to gather with their friends after classes instead of going straight home. This behaviour leads to increased consumption patterns and wasteful spending habits due to a lifestyle that involves spending time outside the house. To investigate this phenomenon, researchers will conduct a study from October 2, 2023, to December 12, 2023, which aims to answer two main questions: (1) Does lifestyle affect the consumptive behaviour of students of SMAN 98 Jakarta? (2) How greatly does lifestyle influence the consumptive behaviour of SMAN 98 Jakarta students? The study will be titled "The Clout of Lifestyle on Consumptive Behavior in Students of SMA Negeri 98 Jakarta" and aims to solve the problems posed by this phenomenon.

METODE PENELITIAN

The study method used is quantitative. Sugiyono, (2019) stated that the quantitative method is a research methodology used as a scientific method because it includes fulfilled scientific

conventions characterized by substantial, factual, measurable, logical, and systematic. This method explains the values of variables (knowledge) in specific populations or samples employing data assembly using research instruments under study so that research data can be found to be numerical. Data analysis uses numbers, statistics, and exact science in sentences to describe a particular phenomenon and answer the conjectures in research (research hypothesis). The research design used in this study is descriptive. Rare research in descriptive research design is used to describe a particular phenomenon or based on the research variables to be studied.

Place and time of study

The research location is SMA Negeri 98 Jakarta, located in Jl. Jaha No.1, Kalisari Village, Pasar Rebo District, East Jakarta City, Special Capital Region of Jakarta 13790. The time for this research is from October 2023 to March 2024.

Population and sample

The population utilised in this deconstruction was 972 SMA Negeri 98 Jakarta students. The sampling approach was non-probability sampling, which utilises purposive samplings in the Slovin formula. The sample employed in this examination was 122 people.

Data collection techniques

The study utilized two data collection techniques: observation and questionnaires. The observation method was used as an initial data-gathering procedure, allowing researchers to explore a phenomenon and obtain material for measuring objects in research. On the other hand, the questionnaire method was used to examine a phenomenon by providing respondents with various statements to answer, resulting in the acquisition of research results (Sofyan Siregar, 2023). The questionnaire uses a Likert scale with values ranging from 1 to 5. A value of 1 indicates strong disagreement, 2 shows disagreement, 3 shows neutrality, 4 suggests agreement, and 5 shows strong agreement. This research centers around two variables: consumption behavior as the dependent variable and lifestyle as the independent variable. Consumption behavior is measured using eight indicators: 1) Purchasing items not based on necessity, 2) Purchasing items due to discounts, 3) Purchasing items due to attractive packaging, 4) Purchasing products for prestige, 5) Purchasing products to maintain social status, 6) Purchasing items due to brand and model, 7) Purchasing items on impulse, and 8) Purchasing items without considering the benefits. Three dimensions' estimate lifestyle: 1) Activities, 2) Interests, and 3) Opinions.

Data analysis techniques

1. Classical Assumptions Test

The simple Linear Regression Analysis model is based on classical assumptions, which are normality tests and linearity tests (Aprilia & Firmialy, 2022; Sinambela & Sinambela, 2021).

The normality test tests whether the regression model, mistaking variables (residuals), and data have a normal distribution. A good regression model has normally or near-normal distributed data. The normality test that could be utilized in this study is one sample Kolmogorov-Smirnov with the ground of decision-making, namely:

- a) If the Kolmogorov-Smirnov one sample results demonstrate a Sig. (significant) value of > 0.05 , then the data is usually distributed normally.
- b) If the results of one sample Kolmogorov-Smirnov demonstrate a Sig. (significant) value of < 0.05 , then the data is not normally distributed.

The data linearity is used when tested significantly; the Data Linearity Test determines if two variables have a linear relationship. It is typically employed in correlation analysis or linear regression (Sinambela & Sinambela, 2021). The data linearity test can be conducted by the Test

of Linearity checking the output of the Anova table with the following decision-making criteria:

- a) If the significance of sig. (significant) in the deviation from linearity column > 0.05 , then the linear regression means (has a relationship or linear)
- b) If the significance of sig. (significant) in the deviation from linearity column < 0.05 , the regression means is not linear (has no relationship).

2. Statistical Analysis

a. Simple Linear Regression Analysis based on Sarumaha et al., (2023)

A simple linear regression test desires to confine how the independent variable impacts the dependent variable. The equation follows: $Y = \alpha + bX$.

b. Partial Test

The statistical test shows how greatly an independent variable influences the dependent variable (Aprilia & Firmialy, 2022).

- 1) If the calculated t value is greater than the table t value and the significance is less than 0.05. In that case, there is a significant influence between the independent and dependent variables, rejecting H_0 and accepting H_a .
- 2) If the calculated t value is less than the table t value and the significance is more significant than 0.05. In that case, there is no significant influence between the independent and dependent variables, supporting H_0 and rejecting H_a .

c. Coefficient of Determination Test (r^2)

The coefficient of determination, also understood as r^2 , measures the spread to which independent variables influence the dependent variable. If the resulting coefficient of determination is proximate to number 1, the independent variable's effect on the dependent variable is more significant (Oktafikasari & Mahmud, 2017). The coefficient of determination is evaluated based on the subsequent criteria: If the outcome falls between 0.000 and 0.199, it is considered deficient. Then, if the outcomes are between 0.200 and 0.399, they are categorized as low. If the outcomes fall between 0.400 and 0.599, they are considered medium. Suppose the results are between 0.600 and 0.799, categorized as vital. The last one, if the outcome difference between 0.800 and 1.000, is interpreted as very strong (Agatha Honggo Winarta, 2019).

HASIL DAN PEMBAHASAN

The subjects used in this deconstruction amounted to 122 respondents, separated into 40% of 49 male students and 60% of 73 female students. The respondents in this deconstruction were mostly 16 years old, with an average allowance per day of Rp 10,000 - Rp 20,000 or Rp 250,000 - Rp 400,000 per month.

1. Classical Presumption Test

a. Normality Tests

Table 1. Normality test results

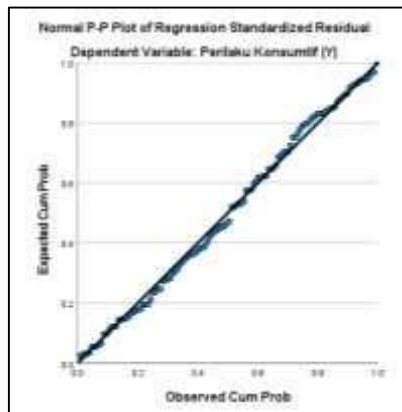
One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		122
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	9.22512457

Most Extreme Differences	Absolute Positive				.046
	Negative				.043
Test Statistic					-.046
Asymp. Sig. (2-tailed) ^c					.046
Monte Carlo Sig. (2-tailed) ^e	Sig.				.200 ^d
	99%	Lower Bound			.776
	Confidence Interval	Upper Bound			.765
					.786

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Processed data, (2024)

Table 1 shows that the outcome of the data normality test on both variables, Consumptive Behavior and Lifestyle, showed a significance value more outstanding than 0.05, scilicet $0.200 > 0.05$. Thus, it can be supposed that the data is normally circulated because the significant value has exceeded 0.05.



Source: Processed data, (2024)

Figure 1. Normal P-P Plot of Regression

The result in Figure 1 is that the Normal Probability Plot graph shows a normal graph pattern because the resulting points spread out close to the diagonal line, so it can be supposed that the data used has been normally circulated.

b. Linearity Tests

Table 2. Linearity test results

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Perilaku Konsumtif (Y) * Gaya Hidup (X)	Between Groups	(Combined)	5441.114	41	132.710	1.496	.063
		Linearity	2241.538	1	2241.538	25.264	.000
		Deviation from Linearity	3199.576	40	79.989	.902	.635
	Within Groups		7097.877	80	88.723		
Total			12538.992	121			

Source: Processed data, (2024)

The outcomes of the data linearity test that has been carried out in Table 2 it was found that in the deviation from linearity column, the sig value of $0.635 > 0.05$ can be an inference that there is a linear relationship between the two variables, namely consumptive

behavior as (dependent variable) and lifestyle (independent variable).

2. Statistical Analysis

a. Simple Linear Regression Analysis

Table 3. Linearity test results

Coefficients ^a						
B	Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
			Std. Error			
1	(Constant)	27.753	6.173		4.496	.000
	Gaya Hidup (X)	.414	.081	.423	5.111	.000

a. Dependent Variable: Perilaku Konsumtif (Y)

Source: Processed Data, (2024)

Based on the results of a simple linear regression test that has been tested in Table 3, it can be understood that the regression equation model is:

$$Y = 27,753 + 0,414X$$

Description:

Y = Value of Dependent Variable (Consumptive Behavior)

α = Constant

b = Regression Coefficient

X = Value of Independent Variable (Lifestyle)

From the equation above, the following conclusion can be drawn:

- 1) The constant (α) value is 27.753, representing that if Lifestyle as an independent variable demonstrates a value of 0, Consumptive Behavior as a dependent variable will expand by 27.753.

- 2) The coefficient on the Lifestyle variable (X) is positive at 0.504, which means that every time there is an accumulation in Lifestyle, there will also be an accumulation in consumptive behavior in students by 0.414.

b. Partial Test (T Test)

The statistical t-test demonstrates how greatly an independent variable influences the dependent variable. This examination determines whether the independent variable X (Lifestyle) significantly affects the dependent variable Y (Consumptive Behavior). Decision-making related to the acceptance or denial of hypotheses by corresponding the t count with the t table at a significant level of 5% or 0.05 is based on the following criteria Aprilia & Firmialy, (2022):

1. Ho was denied, and Ha was received if t counts > t table and the value of significance < 0.05, a significant influence exists among the independent and dependent variables.
2. Ho was received, and Ha was denied if t counts < t table and the value significance > 0.05; no significant effect exists among the independent and dependent variables:

Table 4. Partial Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	27.753	6.173		4.496	.000
	Gaya Hidup (X)	.414	.081	.423	5.111	.000

a. Dependent Variable: Perilaku Konsumtif (Y)

Source: Processed Data, (2024)

Based on table 4 which is the result of a partial t test that has been carried out using SPSS version 27, the hypothetical conclusions tested can be drawn, namely:

The Influence of Lifestyle on Consumptive Behavior

The results of testing the hypothesis of the influence of lifestyle on consumptive behavior found that the calculated value was 5.111 while the table value was 1.979. The significance value obtained from the results of hypothesis testing is 0.000, meaning $t_{\text{calculate}} > t_{\text{table}}$ ($5.111 > 1.979$) and significance $0.000 < 0.05$. So, the conclusion of hypothesis testing using the t-test, namely Ho was rejected, and Ha was accepted, meaning that lifestyle influences consumptive behavior in students of SMA Negeri 98 Jakarta.

c. Coefficient of Determination Test (r²) (Uji Koefisien Determinasi (r²))

The coefficient of determination, also known as r², measures the extent to which independent variables (Lifestyle) influence the dependent variable (Consumptive Behaviour).

Table 5. Coefficient of Determination Test (r^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.423 ^a	.179	.172	9.263
a. Predictors: (Constant), Gaya Hidup (X)				
b. Dependent Variable: Perilaku Konsumtif (Y)				

Source: Processed Data, (2024)

The outcomes of the coefficient of determination test (r^2) carried out in Table 5 found that in the R Square value obtained column, the results of the R Square value were 0.179 or 17.9%. This shows that 17.9% of Lifestyle as an independent variable affects Consumptive Behavior as a dependent variable, while the remaining 82.1% is influenced by other variables not studied in this study. Based on the coefficient of determination test interval criteria, 0.179 or 17.9% was declared to have a low influence, meaning that Lifestyle as an independent variable has a low impact on increasing Consumptive Behavior as a dependent variable on students.

SIMPULAN

Based on the results of the data analysis, it can be concluded that lifestyle (X) positively influences consumptive behaviour (Y) in students of SMAN 98 Jakarta. The impact of lifestyle on consumptive behaviour established on the study's results was shallow, only 17.9%; the residual 82.1% was affected by further variables not analysed in this examination. Even though it is shallow, lifestyle still positively influences increasing consumptive behaviour among SMAN 98 Jakarta students, so it needs to be a serious concern. If consumptive behaviour is allowed to grow just like that, then students will not have savings in the future. Therefore, researchers suggest that students have good self-control and do not always follow the lifestyle of others. Students must also explore managing finances correctly and adequately so they no longer have difficulty controlling them. For teachers, especially economics teachers, it is advisable to keep reminding students about the importance of financial management.

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